

Michael C. Van, Esq. #3876
Robert A. Ryan, Esq. #12084
SHUMWAY VAN & HANSEN CHTD.
8985 So. Eastern Avenue, Suite 100
Las Vegas, Nevada 89123
Telephone: (702) 478-7770
Facsimile: (702) 478-7779
Email: *michael@shumwayvan.com*
rob@shumwayvan.com
Attorneys for Debtor

In re: ENCORE ACCEPTANCE I, LLC, Debtor.	Bankruptcy No. 14-13698-abl [Chapter 11] [Jointly Administered]
In re: ENCORE SERVICE CORPORATION, LLC, Debtor.	Bankruptcy No. 14-13699-abl [Chapter 11] (This Filing Pertains to Case No. 14-13698-abl)

Encore Acceptance I, LLC the Debtor-in-Possession, submits its Chapter 11 Monthly Operating Report for the period of **September 1, 2014 through September 30, 2014**, which is attached hereto.

DEBTOR: Encore Acceptance I, LLC

MONTHLY OPERATING REPORT

CHAPTER 11

CASE NUMBER: 14-13698-ablForm 2-A
COVER SHEET

Period Ending: 9/30/2014

Accounting Method: ☐ Accrual Basis ☒ Cash Basis**THIS REPORT IS DUE 14 DAYS AFTER THE END OF THE MONTH**Mark One Box for Each
Required Document:Debtor must attach each of the following reports/documents unless the U. S. Trustee
has waived the requirement in writing. File the original with the Clerk of Court.
Submit a duplicate, with original signature, to the U. S. Trustee.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1. Cash Receipts and Disbursements Statement (Form 2-B)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2. Balance Sheet (Form 2-C)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3. Profit and Loss Statement (Form 2-D)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	4. Supporting Schedules (Form 2-E)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	5. Quarterly Fee Summary (Form 2-F)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	6. Narrative (Form 2-G)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	7. Bank Statements for All Bank Accounts
<input checked="" type="checkbox"/>	<input type="checkbox"/>	IMPORTANT: Redact account numbers and remove check images
		8. Bank Statement Reconciliations for all Bank Accounts

I declare under penalty of perjury that the following Monthly Operating Report, and any attachments thereto are true, accurate and correct to the best of my knowledge and belief.Executed on: 9/20/14Print Name: Zachary RobertsSignature: /s/ Zachary RobertsTitle: Manager

DEBTOR: Encore Acceptance I, LLCCASE NO: 14-13698-abl

Form 2-B
CASH RECEIPTS AND DISBURSEMENTS STATEMENT

Sept. 1, 2014 - Sept. 30, 2014

CASH FLOW SUMMARY

	Current Month	Accumulated	
1. Beginning Cash Balance	\$ <u>\$1,459,803.89</u> (1)	\$ <u>\$1,380,408.41</u>	-1
2. Cash Receipts			
Operations	\$0.00	\$80,000.00	
Sale of Assets	\$0.00	\$0.00	
Loans/advances	\$0.00	\$0.00	
Interest Income	\$58.94	\$149.34	
Total Cash Receipts	\$ <u>\$58.94</u>	\$ <u>\$80,149.34</u>	
3. Cash Disbursements			
Operations	\$31.96	\$101.88	
Debt Service/Secured loan payment	\$0.00	\$0.00	
Professional fees/U.S. Trustee fees	\$0.00	\$325.00	
Other	\$0.00	\$300.00	
Total Cash Disbursements	\$ <u>\$31.96</u>	\$ <u>\$726.88</u>	
4. Net Cash Flow (Total Cash Receipts less Total Cash Disbursements)	<u>\$26.98</u>	<u>\$79,422.46</u>	
5 Ending Cash Balance (to Form 2-C)	\$ <u>\$1,459,830.87</u> (2)	\$ <u>\$1,459,830.87</u> (2)	

CASH BALANCE SUMMARY

	Financial Institution	Book Balance
Petty Cash	_____	\$ 0.00
DIP Operating Account	<u>Wells Fargo Bank, N.A.</u>	\$ 1,459,830.87
DIP State Tax Account	_____	\$0.00
DIP Payroll Account	_____	\$0.00
Other Operating Account	<u>JPMorgan Chase Bank, N.A.</u>	\$0.00
Other Interest-bearing Account	_____	\$0.00
TOTAL (must agree with Ending Cash Balance above)		\$ <u>\$1,459,830.87</u> (2)

(1) Accumulated beginning cash balance is the cash available at the commencement of the case.

Current month beginning cash balance should equal the previous month's ending balance.

(2) All cash balances should be the same.

DEBTOR: Encore Acceptance I, LLC

CASE NO: 13-29712

Form 2-B
CASH RECEIPTS AND DISBURSEMENTS STATEMENT

Period of : Sept. 1, 2014 - Sept. 30, 2014

CASH RECEIPTS DETAIL

(attach additional sheets as necessary)

Account No:

N/A

Date	Payer	Description	Amount
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\$

Total Cash Receipts

\$ (1)

(1) Total for all accounts should agree with total cash receipts listed on Form 2-B, page 1

DEBTOR: Encore Acceptance I, LLC **CASE NO:** 13-29712

Form 2-B
CASH RECEIPTS AND DISBURSEMENTS STATEMENT

Sept. 1 - Sept. 30,
 2014

CASH DISBURSEMENTS DETAIL
(attach additional sheets as necessary)

Account No: 195

Date	Check No.	Payee	Description (Purpose)	Amount
9/4/2014		Intuit Quick Books Online	Monthly fee/software	\$ 31.96

Total Cash Disbursements \$ \$ 31.96 (1)

Form 2-C

COMPARATIVE BALANCE SHEETFor Period Ended: 9/30/2014**ASSETS**

Current Assets:

	Current Month	Petition Date (1)
Cash (from Form 2-B, line 5)	\$ 1,459,830.87	\$ 1,380,408.41
Other Current Assets :(List) <u>Account Receivable</u>	785,323.88	865,323.88
	0.00	0.00
Total Current Assets	\$ <u>2,245,154.75</u>	\$ <u>2,245,732.29</u>

Fixed Assets:

Land (Per Debtor's Schedule A (estimated))	\$ 0.00	\$ 0.00
Total Fixed Assets	0.00	0.00
Less: Accumulated Depreciation	(0.00)	(0.00)
Net Fixed Assets	\$ 0.00	\$ 0.00

Other Assets (List):

0.00 0.00

TOTAL ASSETS\$ 2,245,154.75 \$ 2,245,732.29**LIABILITIES**

Post-petition Accrued Profesional Fees (from Form 2-E)	\$34,874.49 *	0.00
Post-petition Taxes Payable (from Form 2-E)		0.00
	0.00	0.00
Total Post Petition Liabilities	\$ 34,874.49	\$ 0.00

Pre Petition Liabilities:

Secured Debt (Per Debtor's Schedule D)	1,338,900.94	1,338,900.94
Priority Debt	0.00	0.00
Unsecured Debt (Per Debtor's Schedule F)	Unknown	Unknown
Total Pre Petition Liabilities	\$ 1,338,900.94	\$ 1,338,900.94

TOTAL LIABILITIES\$ 1,373,775.43 \$ 1,338,900.94**OWNERS' EQUITY**

Owner's/Stockholder's Equity	\$ 871,379.32 **	\$ 906,831.35
Retained Earnings - Prepetition	0.00	0.00
Retained Earnings - Post-petition	0.00	0.00

TOTAL OWNERS' EQUITY\$ 871,379.32 \$ 906,831.35**TOTAL LIABILITIES AND OWNERS' EQUITY**\$ 2,245,154.75 \$ 2,245,732.29

* See Fee Application filed on Sept. 30, 2014 (Docket No. 66).

** Less pre-petition unsecured debts,
the amount of which is unknown.

DEBTOR: Encore Acceptance I, LLCCASE NO: 13-29712

Form 2-D
PROFIT AND LOSS STATEMENT

Period: Sept. 1, 2014 - Sept. 30, 2014

	Current Month	Accumulated Total (1)
Gross Operating Revenue	\$	\$80,000.00
Less: Discounts, Returns and Allowances	(\$0.00)	(\$0.00)
Net Operating Revenue	\$ \$0.00	\$ \$80,000.00
Cost of Goods Sold	<u> \$0.00</u>	<u> \$0.00</u>
Gross Profit	\$ \$0.00	\$ \$80,000.00
Operating Expenses		
Officer Compensation	\$ \$0.00	\$ \$0.00
Selling, General and Administrative	\$0.00	\$0.00
Rents and Leases	\$0.00	\$0.00
Depreciation, Depletion and Amortization	\$0.00	\$0.00
Other (list): <u>See Form 2-B</u>	\$31.96	\$726.88
	<u> \$0.00</u>	<u> \$0.00</u>
Total Operating Expenses	\$ \$31.96	\$ \$726.88
Operating Income (Loss)	\$ -\$31.96	\$ \$79,273.12
Non-Operating Income and Expenses		
Other Non-Operating Expenses	\$ \$0.00	\$ \$0.00
Gains (Losses) on Sale of Assets	\$0.00	\$0.00
Interest Income	\$58.94	\$149.34
Interest Expense	\$0.00	\$0.00
Other Non-Operating Income	<u> \$0.00</u>	<u> \$0.00</u>
Net Non-Operating Income or (Expenses)	\$ \$58.94	\$ \$149.34
Reorganization Expenses		
Legal and Professional Fees	\$ \$0.00	\$ \$0.00
Other Reorganization Expense	<u> \$0.00</u>	<u> \$0.00</u>
Total Reorganization Expenses	\$ \$0.00	\$ \$0.00
Net Income (Loss) Before Income Taxes	\$ \$26.98	\$ \$79,422.46
Federal and State Income Tax Expense (Benefit)	<u> \$0.00</u>	<u> \$0.00</u>
NET INCOME (LOSS)	\$ \$26.98	\$ \$79,422.46

(1) Accumulated Totals include all revenue and expenses since the petition date.

DEBTOR: Encore Acceptance I, LLC**CASE NO:** 13-29712

Form 2-E
SUPPORTING SCHEDULES
 Sept. 1, 2014 - Sept. 30, 2014

POST PETITION TAXES PAYABLE SCHEDULE

	<u>Beginning Balance (1)</u>	<u>Amount Accrued</u>	<u>Amount Paid</u>	<u>Date Paid</u>	<u>Check Number</u>	<u>Ending Balance</u>
Income Tax Withheld:						
Federal	\$0.00	\$0.00	\$0.00			\$0.00
State	\$0.00	\$0.00	\$0.00			\$0.00
FICA Tax Withheld	\$0.00	\$0.00	\$0.00			\$0.00
Employer's FICA Tax	\$0.00	\$0.00	\$0.00			\$0.00
Unemployment Tax						
Federal	\$0.00	\$0.00	\$0.00			\$0.00
State	\$0.00	\$0.00	\$0.00			\$0.00
Sales, Use & Excise Taxes	\$0.00	\$0.00	\$0.00			\$0.00
Property Taxes	\$0.00	\$0.00	\$0.00			\$0.00
Accrued Income Tax:						
Federal	\$0.00	\$0.00	\$0.00			\$0.00
State	\$0.00	\$0.00	\$0.00			\$0.00
Other: _____	\$0.00	\$0.00	\$0.00			\$0.00
TOTALS	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>			\$ <u>0.00</u>

(1) For first report, Beginning Balance will be \$0; thereafter, Beginning Balance will be Ending Balance from prior report

INSURANCE SCHEDULE

	<u>Carrier</u>	<u>Amount of Coverage</u>	<u>Expiration Date</u>	<u>Premium Paid Through</u>
Workers' Compensation		\$		
General Liability	N/A	\$		

DEBTOR: Encore Acceptance I, LLC**CASE NO:** 13-29712

Form 2-E
SUPPORTING SCHEDULES
 Sept. 1 - Sept. 30, 2014

ACCOUNTS RECEIVABLE AND POST PETITION PAYABLE AGING

<u>Due</u>	<u>Accounts Receivable</u>	<u>Post Petition Accounts Payable</u>
Under 30 days	\$ 0.00	\$ 0.00
30 to 60 days	0.00	0.00
61 to 90 days	0.00	0.00
91 to 120 days	0.00	0.00
Over 120 days	785,323.88	0.00
Total Post Petition	<u>785,323.88</u>	
Pre Petition Amounts	<u>0.00</u>	
Total Accounts Receivable	\$ <u>785,323.88</u>	
Less: Bad Debt Reserve	<u>0.00</u>	
Net Accounts Receivable (to Form 2-C)	<u>\$ 785,323.88</u>	
	Total Post Petition Accounts Payable	<u>\$ 0.00</u>

* *Attach a detail listing of accounts receivable and post-petition accounts payable*

SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	<u>Month-end Retainer Balance</u>	<u>Current Month's Accrual</u>	<u>Paid in Current Month</u>	<u>Date of Court Approval</u>	<u>Month-end Balance Due *</u>
Debtor's Counsel	\$ 30,000.00	\$ 11,874.49	\$ 0.00		\$ 34,874.49
Counsel for Unsecured Creditors' Committee	0.00	0.00	0.00		0.00
Trustee's Counsel	0.00	0.00	0.00		0.00
Accountant	0.00	0.00	0.00		0.00
Other:	0.00	0.00	0.00		0.00
Total	<u>\$ 30,000.00</u>	<u>\$ 11,874.49</u>	<u>\$ 0.00</u>		<u>\$ 34,874.49</u>

*Balance due to include fees and expenses incurred but not yet paid.

SCHEDULE OF PAYMENTS AND TRANSFERS TO PRINCIPALS/EXECUTIVES**

<u>Payee Name</u>	<u>Position</u>	<u>Nature of Payment</u>	<u>Amount</u>
N/A			\$

**List payments and transfers of any kind and in any form made to or for the benefit of any proprietor, owner, partner, shareholder, officer or director.

DEBTOR: Encore Acceptance I, LLCCASE NO: 13-29712

Form 2-F
QUARTERLY FEE SUMMARY *
For the Month Ended: 9/30/2014

<u>Month</u>	<u>Year</u>	<u>Cash Disbursements **</u>	<u>Quarterly Fee Due</u>	<u>Check No.</u>	<u>Date Paid</u>
January	<u> </u>				
February	<u> </u>				
March	<u> </u>	\$0.00			
TOTAL 1st Quarter		<u>\$0.00</u> \$			
April	<u> </u>	\$0.00			
May	<u>2014</u>	\$0.00			
June	<u>2014</u>	\$37.96			
TOTAL 2nd Quarter		<u>\$37.96</u> \$	\$325.00		<u>7/28/2014 0:00</u>
July	<u>2014</u>	\$381.96			
August	<u>2014</u>	\$275.00			
September	<u>2014</u>	\$31.96			
TOTAL 3rd Quarter		<u>\$688.92</u> \$			
October	<u> </u>	\$0.00			
November	<u> </u>	\$0.00			
December	<u> </u>	\$0.00			
TOTAL 4th Quarter		<u>\$0.00</u> \$			

FEE SCHEDULE (as of JANUARY 1, 2008)

Subject to changes that may occur to 28 U.S.C. §1930(a)(6)

<u>Quarterly Disbursements</u>	<u>Fee</u>	<u>Quarterly Disbursements</u>	<u>Fee</u>
\$0 to \$14,999.....	\$325	\$1,000,000 to \$1,999,999.....	\$6,500
\$15,000 to \$74,999.....	\$650	\$2,000,000 to \$2,999,999.....	\$9,750
\$75,000 to \$149,999.....	\$975	\$3,000,000 to \$4,999,999.....	\$10,400
\$150,000 to \$224,999.....	\$1,625	\$5,000,000 to \$14,999,999	\$13,000
\$225,000 to \$299,999.....	\$1,950	\$15,000,000 to \$29,999,999....	\$20,000
\$300,000 to \$999,999.....	\$4,875	\$30,000,000 or more	\$30,000

* This summary is to reflect the current calendar year's information cumulative to the end of the reporting period

** Should agree with line 3, Form 2-B. Disbursements are net of transfers to other debtor in possession bank accounts

Failure to pay the quarterly fee is cause for conversion or dismissal of the chapter 11 case. [11 U.S.C. Sec. 1112(b)(10)]

In addition, unpaid fees are considered a debt owed to the United States and will be assessed interest under 31 U.S.C. §3717

DEBTOR: Encore Acceptance I, LLC

CASE NO: 14-13698

Form 2-G
NARRATIVE 9/30/14

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring accounting transactions that are reported in the financial statements, and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

During this reporting period, the Debtor spent numerous hours formulating, drafting, and ultimately finalizing its Disclosure Statement and Plan of Reorganization. The Disclosure Statement and Plan were filed with the Court on September 30, 2014 [ECF Docket Nos. 57 and 58]. Additionally, the Debtor prepared and filed the Motion to Approve Disclosure Statement and Procedures, proposed Notice of Confirmation Hearing, proposed Ballot, and the Notice of Hearing to approve the Motion [ECF Docket Nos. 61 and 62]. The foregoing were sent to all creditors and parties-in-interest listed on the Court's mailing matrix. A hearing to approve the Motion is scheduled for November 26, 2014. Also during this reporting period, Shumway Van & Hansen as counsel for the Debtor, filed its First Interim Fee Application seeking total fees and costs in the amount of \$34,874.49 [ECF Docket No. 66]. The hearing on the Fee Application is also scheduled for November 26, 2014 [ECF Docket No. 68]. The Debtor is current on the filing of its Monthly Operating Reports as well as the quarterly fee payments to the United States Trustee.

Platinum Business Services Package

Account number: **0277** ■ September 1, 2014 - September 30, 2014 ■ Page 1 of 5


ENCORE ACCEPTANCE I, LLC
DEBTOR IN POSSESSION
CH 11 CASE # 14-13698 (NV)
1291 GALLERIA DR STE 230
HENDERSON NV 89014-8634

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

Wells Fargo Works for Small Business website

The Wells Fargo Works site offers free access to business information and advice through videos, articles, and other small business resources. This site offers objective information from industry experts, best practices from real business owners, as well as numerous Wells Fargo solutions that can help you run your business. Learn more about Wells Fargo Works at wellsfargoworks.com

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking ☒
Online Statements ☒
Business Bill Pay ☐
Business Spending Report ☒
Overdraft Protection ☐



IMPORTANT ACCOUNT INFORMATION

Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.

Activity summary

Beginning balance on 9/1	\$1,459,803.89
Deposits/Credits	58.94
Withdrawals/Debits	- 31.96
Ending balance on 9/30	\$1,459,830.87
Average ledger balance this period	\$1,459,775.12

Account number: **0277**

ENCORE ACCEPTANCE I, LLC
DEBTOR IN POSSESSION
CH 11 CASE # 14-13698 (NV)

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

For Wire Transfers use

Routing Number (RTN): 121000248

Account number: 0277 ■ September 1, 2014 - September 30, 2014 ■ Page 2 of 5

**WELLS
FARGO****Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Interest summary

Interest paid this statement	\$58.94
Average collected balance	\$1,459,775.12
Annual percentage yield earned	0.05%
Interest earned this statement period	\$58.94
Interest paid this year	\$149.34

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/4		Recur Debit Crd Pmt09/03 Intuit *Qb Online 800-286-6800 CA 425908xxxxxx9635 304245491618658 ?McC=5734		31.96	1,459,771.93
9/30		Interest Payment	58.94		1,459,830.87
Ending balance on 9/30					1,459,830.87
Totals			\$58.94	\$31.96	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 09/01/2014 - 09/30/2014	Standard monthly service fee \$40.00	You paid \$0.00
------------------------------------	--------------------------------------	-----------------

This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee (complete 1 AND 2)

	Minimum required	This fee period
1) Have any ONE of the following account requirements		
• Average ledger balance	\$25,000.00	\$1,459,775.00 <input checked="" type="checkbox"/>
• Combined balances in linked accounts, which may include	\$40,000.00	<input checked="" type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance of business credit card, Wells Fargo Secured Credit Card, BusinessLine [®] line of credit, Secured BusinessLine [®] line of credit, Wells Fargo Express Equity [®] line of credit, and Wells Fargo BusinessLoan [®] term loan		
- Combined average daily balances from the previous month for Business PrimeLoan SM , Wells Fargo Express Equity [®] loan, Wells Fargo Express Refi [®] loan, Wells Fargo Purchase Advantage SM loan, Wells Fargo Small Business Advantage [®] line of credit, Equipment Express [®] loan, and Equipment Express [®] Single Even t loan		
2) Complete the package requirements		
• Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>

*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.
WK/WK

**IMPORTANT ACCOUNT INFORMATION**

Account number: 0277 ■ September 1, 2014 - September 30, 2014 ■ Page 3 of 5

WELLS
FARGO

The following provisions are being added to the Business Account Agreement and the Selected Terms and Conditions for Wells Fargo Business Debit Cards, Business ATM Cards and Business Deposit Cards (each, an "Agreement") to clarify the use of a Business Debit Card through a mobile device.

Using your Business Debit Card through a Mobile Device

If you make Card transactions through a Mobile Device using a Business Debit Card, the terms of the Agreement apply with the same effect and coverage, including (i) any limitations the Bank places on the frequency or dollar amount of your Card transactions; and (ii) your rights and responsibilities for unauthorized transactions.

As used in this Agreement, "Mobile Device" means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your Card or Card number ("Electronic Card Information") and use that Electronic Card Information to make Card transactions.

If you use your Card through a Mobile Device, you should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. The Bank encourages you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it. Please notify the Bank promptly if your Mobile Device containing Electronic Card Information is lost or stolen. You may contact the Bank's National Business Banking Center at the number listed on the statement for reporting a lost or stolen Card (1-800-225-5935). Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your Card through a Mobile Device.

Card transactions made through a Mobile Device may involve the electronic transmission of your Card information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive Electronic Card Information in connection with your Card transaction. Third parties may also receive information about your Mobile Device when you use it to make a Card transaction. When you use your Card through a Mobile Device, information about your Mobile Device may be transmitted to the Bank.

The Bank may, at any time, partially or fully restrict your ability to make Card transactions through a Mobile Device. If you want to remove Electronic Card Information from your Mobile Device, please contact the Bank at 1-800-225-5935.

If you have enrolled in an overdraft protection plan, the terms of that plan will apply to Card transactions made through a Mobile Device. If there are insufficient available funds under the plan to cover the amount of the overdraft, or if you do not have an overdraft protection plan, a Card transaction made through a Mobile Device will be considered to be a one-time debit card transaction. Overdraft fees will apply as provided for in the Agreement and the Business Account Fee and Information Schedule.

We want to let you know that effective November 10, 2014, we are changing the time when we charge your account for Coin Orders and Currency Orders. The fees for Coin Orders and Currency Orders will not change. The period used to calculate and charge these fees will now match the fee period dates listed in the "Monthly service fee summary" section of your statement. As a result of this change, your account could be charged on November 10th for activity in October and again later in the month for activity in November.

As a reminder, there is no fee for the first 15 rolls of coin ordered per month, with a fee of \$0.15 for each additional roll. There is no fee for the first \$1,000 of currency ordered per month, with a fee of \$0.13 for each additional \$100 ordered.

Fee changes effective January 1, 2015:

- Deposit correction/adjustment - \$7.50 per correction
- Coin deposited per bag - \$4 per bag
- Infotax previous day monthly base - \$37 per account
- Foreign exchange online wire out - \$25 each

The following Treasury Management service fees will appear with updated descriptions on your account statement on or after February 1, 2015 if you use the service:

- Information reporting Infotax monthly base will change to Infotax previous day monthly base
- Wire notification Infotax and email will change to Infotax wire item

Account number: **0277** ■ September 1, 2014 - September 30, 2014 ■ Page 4 of 5

**WELLS
FARGO**

If you have any questions about these changes, please contact your local banker or call the phone number listed at the top of your statement .

The Wells Fargo Business Account Agreement will be updated effective October 29, 2014, and the Terms & Conditions for Wells Fargo Business Debit Cards will be updated effective November 15, 2014, to clarify that if you attempt to make a debit card purchase that causes you to exceed your daily purchase limit, we may, in certain circumstances, authorize that debit card transaction provided you have a sufficient balance to cover the purchase. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors. (Not available for certain accounts such as savings accounts.)

For more details, refer to the Business Account Agreement Addenda at wellsfargo.com/biz/products/accounts/fee_information or contact your local banker.



General statement policies for Wells Fargo Bank

■ **Notice:** Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance
shown on your statement \$

ADD

B. Any deposits listed in your	\$	_____
register or transfers into	\$	_____
your account which are not	\$	_____
shown on your statement.	+ \$	_____
..... TOTAL \$		_____

CALCULATE THE SUBTOTAL

(Add Parts A and B)

..... TOTAL \$

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above - \$

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)

This amount should be the same
as the current balance shown in
your check register \$.

[illegible]